

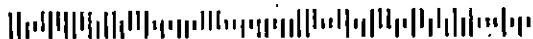
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EXHIBIT

M&T Bank

April 06, 2022

7-750-18687-0000003-001-1-000-000-000-000



JOANNE M ROMAN
102 ARTLEE AVE
BUTLER PA 16001-2771

Loan No.: 0031693120
Property: 102 ARTLEE AVENUE
BUTLER, PA 16001

Dear Mortgage Customer(s):

This is to advise you that your mortgage documents have been forwarded to our attorney's office for foreclosure proceedings

All communications concerning the mortgage must now be directed to the following attorney office or trustee company:

KML LAW GROUP P.C.

KML LAW GROUP P.C.
701 MARKET ST SUITE 5000
PHILADELPHIA PA 19106
(609) 250-0700

If you wish to retain your home, we urge you to contact our attorneys at once.

You have the right to request a copy of your note, deed of trust/mortgage, assignment (if applicable), and pay history. Please call 1-800-724-1633 if you want to exercise your right.

Although the foreclosure process may have begun, you still have alternatives available to you. M&T Bank, or a prior servicer, may have previously sent you one or more letters advising of possible alternatives to foreclosure, along with a borrower solicitation/workout application package. You can still be evaluated for alternatives to foreclosure even if you have previously shown no interest, have indicated that you are not interested or were previously evaluated but advised that no options were available.

Please See Reverse Side

Payment Processing: P.O. Box 62182, Baltimore, MD 21264-2182

Notices of Error or Information Requests: M&T Bank, P.O. Box 62986, Baltimore, MD 21264-2986

Mortgage account information: 1 800 724 1633, just a click away at mtb.com.

750-2052-0615F

In order to be considered for an evaluation you must obtain a solicitation/workout application package from M&T Bank, if not already obtained, and submit a complete application to M&T Bank at P.O. Box 840, Buffalo, NY 14240. To obtain the required application package and to be considered for possible alternatives you should contact M&T Bank by calling the M&T Bank toll-free number, which is as follows: 1-800-724-1633.

Sincerely,

M&T Bank
Foreclosure Department

M&T Bank is attempting to collect a debt and any information obtained will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this correspondence is for compliance or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, M&T Bank retains rights under its security instrument, including the right to foreclose its lien

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